

**Title: METHOD AND APPARATUS FOR PROVIDING PRE-  
EXISTING AND PROSPECTIVE CUSTOMERS WITH AN  
IMMEDIATELY ACCESSIBLE ACCOUNT**

**Abstract**

A system and method for providing in real-time an immediately accessible customized transaction account via the internet is disclosed. In particular, the system and method recognizes distinct access codes which are correlated to the credit profile of a person accessing an on-line application system via a computer network. During operation of the invention, a party may be driven to the on-line application system via the internet to conduct a transaction in response to an invitation to enroll in a special program. Upon entering the on-line application system, the accessing party may be unilaterally given the opportunity to apply for a special offer, which has been tailored to the accessing party's credit profile.